

Fill in this information to identify your case and this filing:

Debtor 1 First Name	ANIL	Middle Name	KUMAR	Last Name
Debtor 2 (Spouse, if filing) First Name		Middle Name		Last Name
United States Bankruptcy Court for the: _____ District of _____				
Case number	17-33174			

U.S. BANKRUPTCY COURT  
FILED  
TRENTON, NJ

2018 JUN 26 A 10:31

JEANNE A. DAUGHTON

BY:  Check if this is an  
intended filing  
DEPUTY CLERK

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property?

N/A

1.1. Street address, if available, or other description  
  
\_\_\_\_\_

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  Current value of the  
entire property?  portion you own?

\$  \$

Describe the nature of your ownership  
interest (such as fee simple, tenancy by  
the entirety, or a life estate), if known.  
\_\_\_\_\_

Check if this is community property  
(see instructions)

If you own or have more than one, list here:

1.2. Street address, if available, or other description  
  
\_\_\_\_\_

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  Current value of the  
entire property?  portion you own?

\$  \$

Describe the nature of your ownership  
interest (such as fee simple, tenancy by  
the entirety, or a life estate), if known.  
\_\_\_\_\_

Check if this is community property  
(see instructions)

Debtor 1

ANIL  
First Name  
Middle Name

KUMAR  
Last Name

Case number (if known) 17-33174

1.3. Street address, if available, or other description

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

County \_\_\_\_\_

**What Is the property? Check all that apply.**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property (see Instructions)

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ \_\_\_\_\_

## Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

T05479  
Corolla

3.1. Make:

Model:

Year:

Approximate mileage: 1999 211000

Other information:

[Redacted]

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Check if this is community property (see Instructions)

If you own or have more than one, describe here:

3.2. Make:

Model:

Year:

Approximate mileage:

Other information:

[Redacted]

**Who has an interest in the property? Check one.**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Check if this is community property (see Instructions)

Debtor 1

ANIL  
First Name

Middle Name

KUMAR  
Last Name

Case number (if known)

17-33174

3.3. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information:

--

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.4. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information:

--

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

4.1. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

--

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

--

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** →

\$ _____
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Debtor 1

Anil Kumar

Case number (if known)

17-33174

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**

**Do not deduct secured claims or exemptions.**

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.....

Sofa, bed, Kitchen table

\$ 400.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

TV, old computer

\$ 150.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

\$ \_\_\_\_\_

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

\$ \_\_\_\_\_

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

\$ \_\_\_\_\_

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

\$ \_\_\_\_\_

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

\$ \_\_\_\_\_

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

\$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

\$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$ 550.00

Debtor 1

Anil

First Name

Middle Name

Last Name

KUMAR

Case number (if known)

17-33174

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**

**Do not deduct secured claims or exemptions.**

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- No  
 Yes .....

Cash: ..... \$ .....

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- No  
 Yes .....

Institution name:

17.1. Checking account:	..... \$ .....
17.2. Checking account:	..... \$ .....
17.3. Savings account:	..... \$ .....
17.4. Savings account:	..... \$ .....
17.5. Certificates of deposit:	..... \$ .....
17.6. Other financial account:	..... \$ .....
17.7. Other financial account:	..... \$ .....
17.8. Other financial account:	..... \$ .....
17.9. Other financial account:	..... \$ .....

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- No  
 Yes .....

Institution or issuer name:

.....	\$ .....
.....	\$ .....
.....	\$ .....

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- No  
 Yes. Give specific information about them.....

Name of entity:  
.....  
.....  
.....

% of ownership:	
0%	%
0%	%
0%	%

Debtor 1

Anil

First Name

Middle Name

KUMAR

Last Name

Case number (if known)

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**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: \$ \_\_\_\_\_  
Pension plan: \$ \_\_\_\_\_  
IRA: \$ \_\_\_\_\_  
Retirement account: \$ \_\_\_\_\_  
Keogh: \$ \_\_\_\_\_  
Additional account: \$ \_\_\_\_\_  
Additional account: \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes .....

Institution name or individual:

Electric: \$ \_\_\_\_\_  
Gas: \$ \_\_\_\_\_  
Heating oil: \$ \_\_\_\_\_  
Security deposit on rental unit: \$ \_\_\_\_\_  
Prepaid rent: \$ \_\_\_\_\_  
Telephone: \$ \_\_\_\_\_  
Water: \$ \_\_\_\_\_  
Rented furniture: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No

Yes .....

Issuer name and description:

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Debtor 1

Anil Kumra

Case number (if known)

17-33174

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes .....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____	\$ _____
_____	\$ _____
_____	\$ _____

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them....

_____	\$ _____
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**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them....

_____	\$ _____
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**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them....

_____	\$ _____
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**Money or property owed to you?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.**

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

_____
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Federal: \$ \_\_\_\_\_  
State: \$ \_\_\_\_\_  
Local: \$ \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

_____
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Alimony: \$ \_\_\_\_\_  
Maintenance: \$ \_\_\_\_\_  
Support: \$ \_\_\_\_\_  
Divorce settlement: \$ \_\_\_\_\_  
Property settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

_____	\$ _____
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Debtor 1

Anil

First Name

Middle Name

Last Name

Case number (if known)

17-33174

**31. Interests In Insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance* No Yes. Name the insurance company  
of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.* No Yes. Give specific information.....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue* No Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list** No Yes. Give specific information.....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  
for Part 4. Write that number here →**

\$ \_\_\_\_\_

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.  
 Yes. Go to line 38.

**Current value of the portion you own?**  
*Do not deduct secured claims or exemptions.*

**38. Accounts receivable or commissions you already earned**

- No  
 Yes. Describe.....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies***Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

- No  
 Yes. Describe.....

\$ \_\_\_\_\_

Debtor 1

Anil

First Name

Middle Name

Last Name

Case number (if known)

17-33174

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No Yes. Describe.....

\$

## 41. Inventory

 No Yes. Describe.....

\$

## 42. Interests in partnerships or joint ventures

 No Yes. Describe..... Name of entity:

% of ownership:

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## 43. Customer lists, mailing lists, or other compilations

 No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

\$

## 44. Any business-related property you did not already list

 No Yes. Give specific information .....

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## 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

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## Part 6:

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Go to Part 7. Yes. Go to line 47.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

 No Yes.....

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\$

Debtor 1

Anil  
First Name

Middle Name

Kumar  
Last Name

Case number (if known)

17-33174

**48. Crops—either growing or harvested**

No

Yes. Give specific information.....

	\$ _____
--	----------

\$ \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No

Yes.....

	\$ _____
--	----------

\$ \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

No

Yes.....

	\$ _____
--	----------

\$ \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

No

Yes. Give specific information.....

	\$ _____
--	----------

\$ \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** →

\$ \_\_\_\_\_

**Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

	\$ _____
--	----------

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**54. Add the dollar value of all of your entries from Part 7. Write that number here** →

\$ \_\_\_\_\_

**Part 8: List the Totals of Each Part of this Form**

**55. Part 1: Total real estate, line 2** → \$ \_\_\_\_\_

**56. Part 2: Total vehicles, line 5** \$ \_\_\_\_\_

**57. Part 3: Total personal and household items, line 15** \$ \_\_\_\_\_

**58. Part 4: Total financial assets, line 36** \$ \_\_\_\_\_

**59. Part 5: Total business-related property, line 45** \$ \_\_\_\_\_

**60. Part 6: Total farm- and fishing-related property, line 52** \$ \_\_\_\_\_

**61. Part 7: Total other property not listed, line 54** + \$ \_\_\_\_\_

**62. Total personal property. Add lines 56 through 61.** \$ \_\_\_\_\_ Copy personal property total → + \$ \_\_\_\_\_

\$ \_\_\_\_\_

**63. Total of all property on Schedule A/B. Add line 55 + line 62.** \$ \_\_\_\_\_

Fill in this information to identify your case:		
Debtor 1 (Spouse, if filing)	First Name <u>Anil</u>	Middle Name <u>Kumyn</u>
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the: _____ District of: _____		
Case number (if known) _____		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

##### 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

##### 2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Line from Schedule A/B: _____	Copy the value from Schedule A/B	Check only one box for each exemption.	_____
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Line from Schedule A/B: _____			
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Line from Schedule A/B: _____			

##### 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Debtor 1

ANIL

First Name

Middle Name

Last Name

REMM

Case number (if known)

17-33174

N/A

**Part 2: Additional Page**

**Brief description of the property and line on Schedule A/B that lists this property**

**Current value of the portion you own**

**Copy the value from Schedule A/B**

**Amount of the exemption you claim**

**Specific laws that allow exemption**

**Check only one box for each exemption**

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Brief description: \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

100% of fair market value, up to any applicable statutory limit \_\_\_\_\_

Line from Schedule A/B: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<u>Anil Kumar</u>	First Name	<u>Kumar</u>	Middle Name	Last Name
Debtor 2 (Spouse, if filing)					
United States Bankruptcy Court for the: _____ District of _____					
Case number (if known)	<u>17-33174</u>				

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral:	Column B Value of collateral that supports this claim:	Column C Unsecured portion If any:
Creditor's Name		\$ _____	\$ _____	\$ _____
Number Street				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
<b>Who owes the debt? Check one.</b>				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
<b>Nature of lien. Check all that apply.</b>				
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____				
Date debt was incurred		Last 4 digits of account number _____		
2.2				
Creditor's Name		\$ _____	\$ _____	\$ _____
Number Street				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
<b>Who owes the debt? Check one.</b>				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
<b>Nature of lien. Check all that apply.</b>				
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____				
Date debt was incurred		Last 4 digits of account number _____		
Add the dollar value of your entries in Column A on this page. Write that number here: _____				

Debtor 1

Annie  
First Name

Middle Name

Reunyn  
Last Name

Case number (if known) 17533174

**Additional Page**

**Part 1:** After listing any entries on this page, number them beginning with 2,3, followed by 2,4, and so forth.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion of any
---	--	--

Describe the property that secures the claim: \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Describe the property that secures the claim: \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Describe the property that secures the claim: \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here: \$ \_\_\_\_\_

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$ \_\_\_\_\_

Debtor 1

Aay/L Kumyn

Case number (if known) 17-33174

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	
<input type="checkbox"/>	Name _____			On which line in Part 1 did you enter the creditor? _____
	Number	Street		Last 4 digits of account number _____
	City	State	ZIP Code	

Fill in this information to identify your case:

Debtor 1	ANIL KUMAR	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	District of _____	
Case number (If known)	17-33174	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?	<input type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....			<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Do not state the dependents' names.		FATHER	89	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		MOTHER	79	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?  No  Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ \_\_\_\_\_

If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \$ \_\_\_\_\_

4b. \$ \_\_\_\_\_

4c. \$ \_\_\_\_\_ 100.00

4d. \$ \_\_\_\_\_ 0.00

Debtor 1 **ANIL KUMAR**  
 First Name Middle Name Last Name

Case number (if known) **17-33174**

		<b>Your expenses</b>
<b>5. Additional mortgage payments for your residence, such as home equity loans</b>		5. \$ _____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas		6a. \$ _____ 50.00
6b. Water, sewer, garbage collection		6b. \$ _____ 0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		6c. \$ _____ 30.00
6d. Other. Specify: _____		6d. \$ _____ 0.00
<b>7. Food and housekeeping supplies</b>		7. \$ _____ 300.00
<b>8. Childcare and children's education costs</b>		8. \$ _____ 0.00
<b>9. Clothing, laundry, and dry cleaning</b>		9. \$ _____ 10.00
<b>10. Personal care products and services</b>		10. \$ _____ 10.00
<b>11. Medical and dental expenses</b>		11. \$ _____ 0.00
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ _____ 50.00
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>		13. \$ _____ 0.00
<b>14. Charitable contributions and religious donations</b>		14. \$ _____ 50.00
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a. \$ _____ 200.00
15b. Health insurance		15b. \$ _____ 0.00
15c. Vehicle insurance		15c. \$ _____ 0.00
15d. Other insurance. Specify: _____		15d. \$ _____ 0.00
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		16. \$ _____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1		17a. \$ _____ 0.00
17b. Car payments for Vehicle 2		17b. \$ _____ 0.00
17c. Other. Specify: _____		17c. \$ _____
17d. Other. Specify: _____		17d. \$ _____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		18. \$ _____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____		19. \$ _____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property		20a. \$ _____
20b. Real estate taxes		20b. \$ _____
20c. Property, homeowner's, or renter's insurance		20c. \$ _____
20d. Maintenance, repair, and upkeep expenses		20d. \$ _____
20e. Homeowner's association or condominium dues		20e. \$ _____

Debtor 1 ANIL KUMAR  
First Name Middle Name Last Name

Case number (if known) 17-33174

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 800.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 800.00

23. Calculate your monthly net income.

23a. \$ 1600.00

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. -\$ 800.00

23b. Copy your monthly expenses from line 22c above.

23c. \$ 800.00

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

24. Do you expect an increase or decrease in your expenses within the year after you file this form? NO

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: